

Fill in this information to identify your case:	
Debtor 1	<u>Pamela Bennett Bryant</u>
Debtor 2	<u></u>
(Spouse, if filing)	<input checked="" type="checkbox"/> Check if this is an amended filing
United States Bankruptcy Court for the <u>Eastern District of Pennsylvania</u>	
Case number	<u>18-10892</u>
(If known)	

**Official Form 106Sum
Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$140,000.00
1b.	Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$4,960.00
1c.	Copy line 63, Total of all property on <i>Schedule A/B</i>	\$144,960.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$110,215.06
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$16,957.00
Your total liabilities		\$127,172.06

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)
	Copy your combined monthly income from line 12 of <i>Schedule I</i>
5.	Schedule J: Your Expenses (Official Form 106J)
	Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income (Official Form 122A-1, 122B, or 122C-1):

Copy your total current monthly income from line 11..... \$4,096.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:.....

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.....	<u>\$0.00</u>

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Debtor 2 _____
(Spouse, if filing)
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Check if this is an amended filing

Official Form 106A/B

Amended Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1 515 Chelten Avenue
Street address, if available, or other description

#1505

Philadelphia PA 19144

City, State, ZIP Code

Philadelphia
County

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other
 N/A

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$140,000.00	\$140,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$140,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No.
 Yes.

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.
 Yes.

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes (Debtor's home furnishings \$600.00, D1) **\$600.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes (Consumer electronics \$500.00, D1) **\$500.00**

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes (Art prints \$2,500.00, D1) **\$2,500.00**

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes (Debtor's clothes \$350.00, D1) **\$350.00**

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes (Various family jewelry peices \$250.00, D1) **\$250.00**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No
 Yes

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes (Miscellaneous household items \$300.00, D1) **\$300.00**

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,500.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes **Cash on hand \$60.00 (D1).....** **\$60.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes **Checking account - TD Bank \$400.00 (D1).....** **\$400.00**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes **\$0.00**

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes **\$0.00**

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes **\$0.00**

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes **Teacher's pension UNKNOWN (D1).....** **UNKNOWN**

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company.
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes **\$0.00**

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No
 Yes **\$0.00**

24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).

No
 Yes **\$0.00**

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property <i>Examples:</i> Internet domain names, websites, proceeds from royalties and licensing agreements		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
27. Licenses, franchises, and other general intangibles <i>Examples:</i> Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
28. Tax refunds owed to you Give specific information about them, including whether you already filed the returns and the tax years		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
29. Family support <i>Examples:</i> Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
30. Other amounts someone owes you <i>Examples:</i> Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
31. Interests in insurance policies <i>Examples:</i> Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment <i>Examples:</i> Accidents, employment disputes, insurance claims, or rights to sue		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
35. Any financial assets you did not already list		
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		
		\$460.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes Time Share (2 weeks) UNKNOWN; Fee Simple (D1)..... UNKNOWN

54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here UNKNOWN

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$140,000.00
56. Part 2: Total vehicles, line 5	_____
57. Part 3: Total personal and household items, line 15	\$4,500.00
58. Part 4: Total financial assets, line 36	\$460.00
59. Part 5: Total business-related property, line 45	_____
60. Part 6: Total farm- and fishing-related property, line 52	_____
61. Part 7: Total other property not listed, line 54	UNKNOWN
62. Total personal property. Add lines 56 through 61	\$4,960.00
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$144,960.00

Fill in this information to identify your case:	
Debtor 1	<u>Pamela Bennett Bryant</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the <u>Eastern District of Pennsylvania</u>	
Case number (If known)	<u>18-10892</u>

Check if this is an amended filing

Official Form 106C

Amended Schedule C: The Property You Claim as Exempt 04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming PA state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Debtor's summer home - 3101 Boardwalk Hall, Unit 2408-1 (Line 1)	\$140,000.00	<input checked="" type="checkbox"/> <u>\$23,675.00 + \$1,250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1) and 11 U.S.C. § 522(d)(5)
Debtor's home furnishings (Line 6)	\$600.00	<input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Consumer electronics (Line 7)	\$500.00	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Debtor's clothes (Line 11)	\$350.00	<input checked="" type="checkbox"/> <u>\$350.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Various family jewelry pieces (Line 12)	\$250.00	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Miscellaneous household items (Line 14)	\$300.00	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(9)
Total	\$142,000.00	\$26,925.00	

3. Are you claiming a homestead exemption of more than \$160,375.00?

(Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Fill in this information to identify your case:

Debtor 1 Pamela Bennett Bryant
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the Eastern District of Pennsylvania
Case number 18-10892
(If known)

Check if this is:
 An amended filing
 A supplement showing post-petition chapter 13 expenses as of

Official Form 106J

Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

 No.
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2

2. Do you have dependents?

- Do not list Debtor 1 or Debtor 2. No
Do not state the dependents' names. Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on Schedule I: Your Income(Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$2,040.00**

If not included in line 4:

Your expenses

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	4c.
4d.	Homeowner's association or condominium dues	4d.
5.	Additional mortgage payments for your residence, such as home equity loans	5.
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. \$80.00
6b.	Water, sewer, garbage collection	6b. \$25.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$185.00
6d.	Other. Specify: N/A	6d.
7.	Food and housekeeping supplies	7. \$380.00
8.	Childcare and children's education costs	8.
9.	Clothing, laundry, and dry cleaning	9. \$80.00
10.	Personal care products and services	10. \$50.00
11.	Medical and dental expenses	11. \$50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$150.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	13.
14.	Charitable contributions and religious donations	14.
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a.
15b.	Health insurance	15b.
15c.	Vehicle insurance	15c.
15d.	Other insurance. Specify: N/A	15d.
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.
17.	Installment or lease payments (None)	17. \$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I (Official Form 106I)	18.
19.	Other payments you make to support others who do not live with you. Specify: N/A	19.
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I (Official Form 106I)	
20a.	Mortgages on other property	20a.
20b.	Real estate taxes	20b.
20c.	Property, homeowner's, or renter's insurance	20c.
20d.	Maintenance, repair, and upkeep expenses	20d.
20e.	Homeowner's association or condominium dues	20e.
20f.	Other. Specify:	20f.

21. Other. Specify:
Mortgage payment on Debtor's second house

Your expenses
21.
\$1,525.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. **\$4,565.00**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b.

22c. Add line 22a and 22b. The result is your monthly expenses.

22c.

\$4,565.00

23. Calculate your monthly net income

23a. Copy line 12 (your combined monthly income) from Schedule I

23a. **\$5,710.00**

23b. Copy your monthly expenses from line 22 above.

23b. **\$4,565.00**

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c.

\$1,145.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No
 Yes.
Explain.....

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Check if this is an amended filing

Official Form 106Dec

Amended Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person N/A. Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Pamela Bennett Bryant

Signature of Debtor 1

05/30/2018

Date

Signature of Debtor 2

05/30/2018

Date